

PTO/SB/08A (08-03)
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Application Number 09/476,386
Filing Date 30-DEC-1999
First Named Inventor German et al.
Art Unit 3628
Examiner Name Jeffrey Pwu
Attorney Docket Number 4526-29734

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Sheet 4

of 5

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
		US-			
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FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
		Country Code ³ Number ⁴ Kind Code ⁵ (if known)				
	31 ^f	WO 98/49644	11-05-1998	ARIBA TECHNOLOGIES, INC.		
	32 ^e	EP 0 745 961 A3	07-15-1998	AT&T Corp.		
	33 ^d	EP 0 745 961 A2	12-04-1996	AT&T IPM Corp.		
	34 ^f	WO 99/22291	05-06-1999	GE Capital		
	35 ^b	EP 0 949 596 A2	10-13-1999	CITIBANK, N.A.		
	36 ^u	WO 00/22559	04-20-2000	CITIBANK, N.A.		

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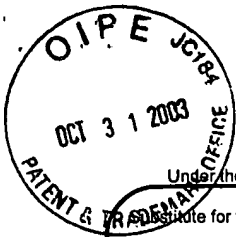
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		Country Code ³ Number ⁴ Kind Code ⁵ (if known)					
JM	37 ^A	WO	0067177 A2	11-09-2000	X.COM CORPORATION		
	38 ^B	WO	00/54122 A2	09-14-2000	ANCESTRY.COM, INC.		
	39 ^B	EP	1 077 436 A2	02-21-2001	CITICORP DEVELOPMENT CENTER, INC.		
	40 ^A	WO	00/79452 A2	12-28-2000	ECHARGE CORPORATION		
	45 ^I	WO	01/04816 A1	01-18-2001	CITICORP CREDIT SERVICES, INC.		
	78 ^A	WO	00/46725	08-10-2000	FUNDSEXPRESSION, INC.		

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		Application Number	09/476,386
		Filing Dat	December 30, 1999
		First Named Inventor	German
		Art Unit	3628
		Examiner Name	Jeffrey Pwu
Sheet 2 of 5	Attorney Docket Number	4526-29734	

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<i>[Signature]</i>	83	ALMAR LATOUR, "PayPal Electronic Plan May Be On the Money in Years to Come," The Wall Street Journal Interactive Edition, 15-Nov-1999, 2 pages, found on www.paypal.com Internet Web site and printed on 23-Sep-2003	
	84	HAL PLOTKIN, "Beam Me up Some Cash," Silicon Valley Insider, 08-Sep-1999, 3 pages, found on www.halplotkin.com Internet Web site and printed on 23-Sep-2003	
	85	KAREN EPPER HOFFMAN, "PayPal Still Running Free But the e-payments company's carefree days may be numbered if regulators decide it's essentially a bank," Bank Technology News, found on www.banktechnews.com Internet Web site and printed on 23-Sep-2003, date of publication unknown but believed to be after the filing date of the present application	
	86	AUTHOR UNKNOWN, "PayPal.com Case Study," 7 pages, found on fox.rollins.edu Internet Web site and printed on 23-Sep-2003, date of publication unknown but believed to be after the filing date of the present application	
	87	AUTHOR UNKNOWN (indicated as Confinity, Inc.), "PayPal for the Palm," 2 pages, found on www.handheldnews.com Internet Web site and printed on 23-Sep-2003, date of publication unknown but believed to be after the filing date of the present application	
	88	AUTHOR UNKNOWN, "PayPal - News," 3 pages, found on www.andrys.com Internet Web site and printed on 23-Sep-2003, date of publication unknown but believed to be after the filing date of the present application	
	89	AUTHOR UNKNOWN, "Online Payment Services," compiled November 2002, date of publication believed to be in November 2002 or after, 3 pages, found on www.auctionbytes.com Internet Web site and printed on 30-Sep-2003	
	90	INA STEINER, "Accepting Credit Cards When You Sell Items: ProPay and Billpoint Payment Services," 18-Jun-2000, 4 pages, Auctionbytes-Update Number 16, ISSN-1528-6703, found on www.auctionbytes.com Internet Web site and printed on 30-Sep-2003	
	91	AUTHOR UNKNOWN, "WHOIS Search Results - WHOIS Record for bidpay.com," 2 pages, located on www.networksolutions.com and printed 10/14/2003, date of publication unknown but believed to be after the filing date of the present application	
	92	AUTHOR UNKNOWN, "First Data Acquires PaySys International," 2 pages, located on http://www.paysys.com/news/press2001/paysys043001.pdf and printed 10/14/2003, date of publication unknown but believed to be after the filing date of the present application	

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Sheet 3 of 5

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NON PATENT LITERATURE DOCUMENTS			
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<i>JP</i>	93	AUTHOR UNKNOWN, "PaySys sign up four Asian distributors," 2 pages, located on www.bizjournals.com and printed 10/14/2003, date of publication unknown but believed to be after the filing date of the present application	
	94	AUTHOR UNKNOWN, "VisionPLUS Consumer Payment Solution Overview," 2 pages, located on www.paysys.com and printed 10/14/2003, date of publication unknown but believed to be after the filing date of the present application	
	95	AUTHOR UNKNOWN, "Payment and Services from PaySys," 2 pages, located on www.paysys.com and printed 10/14/2003, date of publication unknown but believed to be after the filing date of the present application	
	96	AUTHOR UNKNOWN, "PaySys - company overview," 2 pages, located on www.paysys.com and printed 10/14/2003, date of publication unknown but believed to be after the filing date of the present application	
	97	AUTHOR UNKNOWN, "BidPay: Buyer FAQs - Sending Payment and Using the Money Order Service," 7 pages, located on www.bidpay.com and printed 10/14/2003, date of publication unknown but believed to be after the filing date of the present application	
	98	AUTHOR UNKNOWN, "BidPay: Seller FAQs - Receiving Payments and Using the Money Order Service," 7 pages, located on www.bidpay.com and printed 10/14/2003, date of publication unknown but believed to be after the filing date of the present application	
	99	AUTHOR UNKNOWN, "A million credit card transactions in five hours," 2 pages, located on www.hoise.com and printed 10/14/2003, date of publication unknown but believed to be after the filing date of the present application	

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JJ	46	AUTHOR UNKNOWN, "dot.Bank - The way to send and receive money on the Internet," 7 pages, located at www.dotbank.com and printed 02/07/2000, date of publication unknown but believed to be after the filing date of the present application	
	47	AUTHOR UNKNOWN, "AmeriNet, Inc. - Making electronic debit simple/The Best Idea in Payment Systems since the Credit Card," 6 pages, located on www.debit-it.com and printed 02/07/1000, date of publication unknown but believed to be after the filing date of the present application	
	48	AUTHOR UNKNOWN, "TRANSPPOINT - The Way to Pay Online," 12 pages, located on www.transpoint.com and printed 02/10/2000, date of publication unknown but believed to be after the filing date of the present application	
	49	AUTHOR UNKNOWN, "The Way to get Paid," 7 pages, located on www.ichack.com and printed 02/07/2000, date of publication unknown but believed to be after the filing date of the present application	
	50	AUTHOR UNKNOWN, "Making Checks Our Responsibility," 8 pages, located on www.telecheck.com and printed 02/07/2000, date of publication unknown but believed to be after the filing date of the present application	
	64	AUTHOR UNKNOWN, "About Western Union," 9 pages, located on www.westernunion.com and printed on 06/10/2003, date of publication unknown but believed to be after the filing date of the present application	
	79	INA STEINER, "PayPal Online Payment Service - Another Way to Pay for Auction Items," AuctionBytes.com, 20-Feb-2000, 4 pages, Number 8, ISSN-1528-6703, found on www.auctionbytes.com Internet Web site and printed on 23-Sep-2003	
	80	INA STEINER, "BidPay.com Offers Click and Pay Service for Buyers," 23-Jan-2000, 4 pages, Number 6, ISSN-1528-6703, found on www.auctionbytes.com Internet Web site and printed on 23-Sep-2003	
	81	INA STEINER, "Follow-up to BidPay Article," 07-Feb-2000, 4 pages, Number 7, ISSN-1528-6703, found on www.auctionbytes.com Internet Web site and printed on 23-Sep-2003	
	82	STEVEN BARAS, Staff Letters and Memoranda, State of New York Banking Department, 18-Jul-2000, 2 pages, found on www.banking.state.ny.us Internet Web site and printed on 23-Sep-2003	

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